

Table XI.F.11 Average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at civilian establishments by private and State/local government sectors and census division: United States, 2019

Census division	Civilian **	Private sector	State/local government sector
United States	8,260	8,534	7,284
Census division:			
New England	8,234	8,353	7,846
Middle Atlantic	8,709	8,631	8,934
East North Central	8,027	8,447	6,473
West North Central	7,765	8,031	6,631
South Atlantic	8,409	8,678	7,337
East South Central	9,166	9,189	9,075
West South Central	9,046	8,808	10,381
Mountain	8,802	8,903	8,445
Pacific	7,121	8,094	4,425

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.11 Standard errors for average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at civilian establishments by private and State/local government sectors and census division: United States, 2019

Census division	Civilian **	Private sector	State/local government sector
United States	59.41	65.31	132.62
Census division:			
New England	135.77	166.17	218.14
Middle Atlantic	153.75	175.73	305.55
East North Central	162.91	205.15	234.71
West North Central	140.77	152.87	352.74
South Atlantic	113.27	138.85	128.20
East South Central	210.17	240.32	427.82
West South Central	200.39	224.65	209.12
Mountain	116.05	138.74	186.61
Pacific	193.25	192.20	139.17

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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